Case 15-02115 Doc 1 Filed 01/23/15 Entered 01/23/15 08:29:38 Desc Main

B1 (Official Form 1) (04/13) Page 1 of 57 Document **United States Bankruptcy Court Voluntary Petition** Northern District of Illinois Eastern Division Name of Joint Debtor (Spouse) (Last, First, Middle) Name of Debtor (if individual, enter Last, First, Middle): Jamerson, Samarra Arrin All Other Names used by the Debtor in the last 8 years (include married, maiden All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names) Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) \* (if more than one, state all) \*\*\*-\*\*-3634 Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 13040 Seeley Ave. # 2E Blue Island, IL 60406 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: COOK Mailing Address of Joint Debtor (if different from street address): Mailing Address of Debtor (if different from street address) 13310 S Komensky 60472 Robbins, IL Location of Principal Assets of Business Debtor (if different from street address above): Nature of Business **Chapter of Bankruptcy Code Under** Type of Debtor (Form of Organization) Which the Petition is Filed (Check one box) (Check one box) ☐ Heath Care Business ☐ Chapter 7 Individual (includes Joint Debtors) ☐ Single Asset Real Estate as ☐ Chapter 15 Petition for Recognition See Exhibit D on page 2 of this form ☐ Chapter 9 of a Foreign Main Proceeding defined in 11 U.S.C §101 (51B) ☐ Railroad ☐ Corporation (includes LLC & LLP) ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 15 Petition for Recognition ■ Stockbroker □ Partnership of a Foreign Nonmain Proceeding Chapter 13 ■ Commodity Broker Other (If debtor is not one of the above entities, ☐ Clearing Bank check this box and state type of entity below.) ☐ Other Chapter 15 Debtors Tax-Exempt Entity Nature of Debts (Check one Box) (Check box, if applicable.) Debts are primarily consumer □ Debts are Country of debtor's center of main interests: ■ Debtor is a tax-exempt debts, defined in 11 U.S.C. primarily organization under Title 26 of the § 101(8) as "incurred by an business debts. Each country in which a foreign proceeding by, regarding, or United States Code (the Internal individual primarily for a personal, against debtor is pending: Revenue Code) family, or household purpose.' Chapter 11 Debtors Filing Fee (Check one box) Check one box Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D) ☐ Filing Fee to be paid in installments (applicable in individuals only). Must attach Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to signed application for the court's consideration certifying that the debtor is insiders or affliates) are less than \$2,343,300. (amount subject to adjustment unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. on 4/01/13 and ever theree years thereafter). Check all applicable boxes: ☐ Filing Fee wavier requested (applicable to chapter 7 individuals only). Must A plan is being filed with this petition. attach signed application for the court's consideration. See Official Form 3B. Acceptances of the plan were solicited prepetition from one of more classes of creditors, in accordance with 11 U.S.C.  $\S$  1126(b). This space is for court use only28.00 Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured credtiors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors Estimated Number of Creditors 200 1,000-5,001-10,001 50,001 50-100-25.001 Over 100,000 99 199 999 5,000 10,000 25,000 50,000 100,000 Estimated Assets \$0 to \$50,001to \$100,001 to \$500.001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500.000.001 More than to \$10 to \$50 to \$100 to \$500 \$1 billion \$50,000 \$100,000 \$500,000 to \$1 to \$1billion million million millior million millio

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Estimated Liabilities

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\$500,000

\$50,001 to

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to \$50

millior

\$10,000,001

Case 15-02115 Doc 1 Filed 01/23/15 Entered 01/23/15 08:29:38 Desc Main B1 (Official Form 1) (12/11)) Document Page 2 of 57 **Voluntary Petition** Name of Debtor(s) This page must be completed and filed in every case) Samarra Arrin Jamerson All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Case Number Date Filed: District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11. United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ Adam Emil Suchy Dated: 01/22/2015 **Adam Emil Suchy Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. П Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. П There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action

or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

## Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes.)

П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment)

(Address of Landlord)

П Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

П Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

PFG Record # 632845 B1 (Official Form 1) (1/08) Page 2 of 3 Case 15-02115 Doc 1 Filed 01/23/15 Entered 01/23/15 08:29:38 Desc Main B1 (Official Form 1) (12/11) Document Page 3 of 57

#### **Voluntary Petition**

This page must be completed and filed in every case)

## Name of Joint Debtor(s) Samarra Arrin Jamerson

## **Signatures**

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### /s/ Samarra Arrin Jamerson

### Samarra Arrin Jamerson

Dated: 01/22/2015

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

## Signature of Attorney

## /s/ Adam Emil Suchy

Signature of Attorney for Debtor(s)

## **Adam Emil Suchy**

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

Date: 01/22/2015

 $^{\star}$  In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is

## Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Samarra Arrin Jamerson / Debtor

Bankruptcy Docket #:

Judge:

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	Samarra Arrin Jamerson	
	rtify under penalty of perjury that the information provided above is true and correct. ed: 01/22/2015 /s/ Samarra Arrin Jamerson	
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	
Ш	Active military duty in a military combat zone.	
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);	
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);	
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]	
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.	
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]	
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.	
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.	

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Samarra Arrin Jamerson / Debtor

Bankruptcy Docket #:

Judge:

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.	
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.	
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]	
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.	
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]	
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);	
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);	
	Active military duty in a military combat zone.	
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	
l cer	tify under penalty of perjury that the information provided above is true and correct.	

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Samarra Arrin Jamerson / Debtor

Case No. Chapter 13

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached YES   NO	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
SCHEDULE A - Real Property	Yes	1	\$0	\$0	\$0
SCHEDULE B - Personal Property	Yes	3	\$25,810	\$0	\$0
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$0	\$0	\$0
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$0	\$30,753	\$0
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$0	\$0	\$0
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$0	\$43,178	\$0
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$0	\$0	\$0
SCHEDULE H - CoDebtors	Yes	1	\$0	\$0	\$0
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$0	\$0	\$2,918
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$0	\$0	\$2,383
TOTALS			<b>\$25,810</b> TOTAL ASSETS	\$73,931 TOTAL LIABILITIES	

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Samarra Arrin Jamerson / Debtor

Case No. Chapter 13

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy (U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below	Code (11
Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are information here.	not required to report any
This information is for statistical nurnoses only under 28 U.S.C. 8 159	

Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$0.00
Student Loan Obligations (From Schedule F)	\$28,157.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$0.00
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$0.00
TOTAL	\$28,157.00

### State the following:

Average Income (from Schedule I, Line 16)	\$2,917.58
Average Expenses (from Schedule J, Line 18)	\$2,383.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; or, Form 22C-1 Line 14)	\$2,975.37

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$30,753.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0.00
4. Total from Schedule F		\$43,178.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$73,931.00

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Samarra Arrin Jamerson / Debtor Bankruptcy Docket #:

Judge:

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
[X] None				
Total Ma	rket Value of Real	Property	\$0.00	

(Report also on Summary of Schedules)

B6A (Official Form 6A) (12/07) Page 1 of 1 Record # 632845

Samarra Arrin Jamerson / Debtor

In re

Bankrup	tcy Do	cket #:
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Judge:

## **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	C H W	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
01. Cash on Hand	X			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.				
		TCF Bank checking account		\$0
		MB Financial checking account		\$410
03. Security Deposits with public utilities, telephone companies, landlords and others.	X			
04. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods; tv, dvd player, couch,		\$1,000
		stereo/radio, utensils, pots and pans, vacuum, table, chairs, lamps, bedroom set, cellphone		
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CD's, DVD's, Tapes/Records, Family Pictures		\$200
06. Wearing Apparel				
		Necessary wearing apparel.		\$100
07. Furs and jewelry.		Earrings, watch, costume jewelry		\$200
08. Firearms and sports, photographic, and other hobby equipment.	X			

# Document Page 10 of 57 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Samarra Arrin Jamerson / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE B - PERSONAL PROPERTY					
Type of Property	N O N E	Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured	
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  10. Annuities. Itemize and name each issuer.	X				
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X				
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars		Pension w/ Employer/Former Employer - 100% Exempt.		Unknown	
13. Stocks and interests in incorporated and	X				
unincorporated businesses.					
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X				
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts receivable	X				
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X				
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X				
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X				
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.		Anticipated 2014 federal & state tax refunds		Unknown	
22. Patents, copyrights and other intellectual property. Give particulars.	X				
23. Licenses, franchises and other general intangibles	X				

In re

Samarra Arrin Jamerson / Debtor

Bankruptcy Docket #:

Judge:

SCHEDULE B - PERSONAL PROPERTY							
Type of Property	N O N E	Description and Location of Property	C A H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured			
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes 25. Autos, Truck, Trailers and other vehicles	X						
and accessories.		Ally- 2013 Ford Focus (joint with Samantha Jamerson who drives and pays)		\$11,800			
		Chase - 2010 Ford Escape with over 110,000 miles		\$12,100			
26. Boats, motors and accessories.	X						
27. Aircraft and accessories.	X						
28. Office equipment, furnishings, and supplies.	X						
29. Machinery, fixtures, equipment, and supplie used in business.	X						
30. Inventory	X						
31. Animals	X						
32. Crops-Growing or Harvested. Give particulars.	X						
33. Farming equipment and implements.	X						
34. Farm supplies, chemicals, and feed.	X						
35. Other personal property of any kind not already listed. Itemize.	X						

**Total** (Report also on Summary of Schedules)

\$25,810.00

Record # 632845 B6B (Official Form 6B) (12/07) Page 3 of 3

Samarra Arrin Jamerson / Debtor

In re

During up to y Doublet $\pi$ .	Bankru	ptcy	Docket #:
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Judge:

## SCHEDULE C - PROPERTY CLAIMED EXEMPT

ebtor claims the exemptions to which debtor is entitled under: theck one box)	Check if debtor claims a homestead exemption that exceeds \$146,450.*
11 U.S.C. § 522(b)(2)	* Amount subject to adjustment on 4/1/16, and every three years thereafter
11 U.S.C. § 522(b)(3)	with respect to cases commenced on or after the date of adjustment.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other			
TCF Bank checking account	735 ILCS 5/12-1001(b)	\$ 0	\$0
MB Financial checking account	735 ILCS 5/12-1001(b)	\$ 410	\$410
04. Household goods RENTERS			
Household Goods; tv, dvd player, couch, stereo/radio, utensils, pots and pans, vacuum, table, chairs, lamps, bedroom set, cellphone	735 ILCS 5/12-1001(b)	\$ 1,000	\$1,000
05. Books, pictures and other			
Books, CD's, DVD's, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 200	\$200
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 100	\$100
07. Furs and jewelry.			
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(a),(e)	\$ 200	\$200
12. Interest in IRA,ERISA, Keo			
Pension w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	In Full	Unknown
21. Other contingent and unliq			
Anticipated 2014 federal & state tax refunds	735 ILCS 5/12-1001(b)	\$ 2,590	Unknown
25. Autos, Truck, Trailers and			
Chase - 2010 Ford Escape with over 110,000 miles	735 ILCS 5/12-1001(c)	\$ 2,400	\$12,100

<sup>\*</sup> Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re
Samarra Arrin Jamerson / Debtor

Judge:

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C A H	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
ALLY Financial Attn: Bankruptcy Dept. 200 Renaissance Ctr Detroit MI 48243 Acct #: 154920747854	x		Dates: 2013-08-30  Nature of Lien: Lien on Vehicle - PMSI  Market Value: \$11,800.00  Intention: None  *Description: Ally- 2013 Ford Focus (joint with Samantha Jamerson who drives and pays)				\$16,755	\$4,955
CHASE Attn: Bankruptcy Dept. Po Box 15298 Wilmington DE 19850 Acct #: 528500829072			Dates: 2013-08-19  Nature of Lien: Lien on Vehicle - PMSI  Market Value: \$12,100.00  Intention: None  *Description: Chase - 2010 Ford Escape  with over 110,000 miles				\$13,998	\$1,898

Total \$30,753 \$6,853

Record # 632845 B6F (Official Form 6F) (12/07) Page 1 of 1

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Samarra Arrin Jamerson / Debtor

In re

Bankruptcy Docket #:

Judge:

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule . Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule . Individual debtors

with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and certain other Debts Owed to Governmental Units

Claims for death or personal injury while debtor was intoxicated

U.S.C. § 507 (a)(9).

Commitments to maintain the capital of insured depository institution

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Case 15-02115 Doc 1 Filed 01/23/15 Entered 01/23/15 08:29:38 Desc Main Document Page 15 of 57  $^{\star}$  Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Н **Date Claim Was Incured and** Amount Disputed Codebtor Amount Creditor's Name, Mailing Address w **Consideration For Claim** Entitled **Including Zip Code and Account Number** of Claim J to (See Instructions Above) С **Priority** [X] None **Total Amount of Unsecured Priority Claims \$0** (Report also on Summary of Schedules)

Record # 632845 B6E (Official Form 6E) (04/13) Page 2 of 2

Samarra Arrin Jamerson / Debtor

In re

Judge:

## SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	Advocate Christ Hospital Bankruptcy Department PO Box 4256 Carol Stream IL 60197 Acct #:			Dates: Reason: Medical/Dental Services				\$1
2	Bank of America C/O Texas GUAR Student LOA Po Box 83100 Round Rock TX 78683			Dates: 2009-14  Reason: Loan or Tuition for Education				\$3,900
	Acct #: 6501							

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Bank of America Bankruptcy Dept. PO Box 15168 Wilmington DE 19850

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Samarra Arrin Jamerson / Debtor

In re

Bankruptcy Docket #:

Judge:

## SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Addres Zip Code and Account Nu (See Instructions Above)	0 11 %	C M H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State		Contingent	Unliquidated	Disputed	Amount of Claim
3 Capital One Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285 Acct #: NULL			Dates: 2012-2014 Reason: Credit Card or Credit Use					\$581
4 City of Chicago Bureau Park Department of Revenue PO Box 88292 Chicago IL 60680	ing		Dates: Reason: Parking tickets Ordinance V	iolatio	C			\$200
Acct #: 3634								

## Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Arnold Scott Harris, PC Bankruptcy Dept. 222 Merchandise Mart, #1932 Chicago IL 60654

Secretary of State Bankruptcy Dept. 2701 S. Dirksen Pkwy. Springfield IL 62723

	Opringiloid IE 02720		
5	Comcast-Chicago C/O Credit Management LP 4200 International Pkwy Carrollton TX 75007 Acct #: 57343408	Dates: 2014-2014 Reason: Collecting for Creditor	\$178
6	DEPT OF EDUCATION/NELN Attn: Bankruptcy Dept. 121 S 13Th St Lincoln NE 68508 Acct #: 900000296002136	Dates: 2012-2014 Reason: Loan or Tuition for Education	\$24,257
7	Illinois Collection SE Attn: Bankruptcy Dept. 8231 185Th St Ste 100 Tinley Park IL 60487 Acct #: 15670808	Dates: 2014-2014 Reason: Medical Debt	\$1,448

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Samarra Arrin Jamerson / Debtor

In re

Bankruptcy Docket #:

Judge:

## SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
8 Illinois Lending Corp. Bankruptcy Department 15008 S. Lagrange Rd. Orland Park IL 60462 Acct #:			Dates: Reason: <b>PayDay Loan</b>				\$152
9 Illinois State Toll Hwy Auth Attn: Legal Dept - Bob Lane 2700 Ogden Ave. Downers Grove IL 60515-1703			Dates: Reason: <b>Fines</b>				\$3,436
Acct #:							

## Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Arnold Scott Harris PC Bankruptcy Dept. 111 W. Jackson Blvd., Ste. 600 Chicago IL 60604

10 Illinois State Toll Hwy Auth Attn: Legal Dept - Bob Lane 2700 Ogden Ave. Downers Grove IL 60515-1703 Acct #: 3634	Dates: Reason: <b>Fines</b>	\$600
11 Jeffrey S. Wolszon 2310 York St Suite 4B Blue Island IL 60406 Acct #:	Dates: Reason:	\$71
12 MBB Attn: Bankruptcy Dept. 1460 Renaissance Dr Park Ridge IL 60068	Dates: 2013-2014 Reason: Medical Debt	\$73
Acct #: 144694001		

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# Document Page 19 of 57 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re
Samarra Arrin Jamerson / Debtor

Bankruptcy Docket #:

Judge:

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS									
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim		
13	Metrosouth Medical Center Bankruptcy Department 12935 S. Gregory Chicago IL 60604 Acct #:			Dates: Reason: Medical/Dental Services				\$2,132		
	Law Firm(s)   Collection Agent(s) Represe	nting	g the	Original Creditor						
	Credit Control, LLC Bankruptcy Dept. 5757 Phantom Dr Hazelwood MO 63042									
14	MinuteClinic  PO Box 8446 Belfast ME 04915			Dates: Reason:				\$20		
	Acct #:									
	Law Firm(s)   Collection Agent(s) Representing the Original Creditor									
	Transworld Systems Inc. Bankruptcy Dept. 507 Prudential Rd Horsham PA 19044									
15	MinuteClinic Diagnostic  PO Box 329  Woonsocket RI 02895  Acct #:			Dates: Reason:				\$109		
16	Pediatric and Young Adult Ortho  3420 Adams Rd Oak Brook IL 60523  Acct #:			Dates: Reason:				\$49		
17	Quest Diagnostics Attn: Bankruptcy Dept PO Box 740397 Cincinnati OH 45274 Acct #:			Dates: Reason: Medical/Dental Services				\$74		

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Samarra Arrin Jamerson / Debtor

In re

Bankruptcy Docket #:

Judge:

	SCHEDULE F - CREDITOR	RS	НО	LDING UNSECURED NON-PRIOR	RIT.	Y (	CLA	AIMS	
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim	
18	Superior  PO Box 1407 Elmhurst IL 60126 Acct #:			Dates: Reason:				\$3,329	
Law Firm(s)   Collection Agent(s) Representing the Original Creditor									
	United Recovery Service LLC Bankruptcy Dept. 18525 Torrence Ave., Ste. C-6 Lansing IL 60438								
19	TCF of Illinois Attn: Bankruptcy Department 4930 N. Milwaukee Ave. Chicago IL 60630			Dates: Reason: Credit Card or Credit Use				\$125	
20	Acct #:  Trustmark Recovery Services  Bankruptcy Department 541 Otis Bowen Dr.  Munster IN 46321  Acct #:			Dates: Reason: Debt Owed				\$39	
	Law Firm(s)   Collection Agent(s) Representing the Original Creditor								
	Oaklawn Radiology Imaging Con. Bankruptcy Dept. 37241 Eagle Way Chicago IL 60678		<u> </u>	o original oroginal					
21	United Recovery Service LLC Bankruptcy Department 18525 Torrence Ave., Ste. C-6 Lansing IL 60438			Dates: Reason: Credit Card or Credit Use				\$1,576	
	Acct #:								
	Law Firm(s)   Collection Agent(s) Represe	ntin	a the	Original Creditor					

Advocate Medical Group Bankruptcy Dept. 75 Remittance Dr., Ste. 1019 Chicago IL 60675

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Samarra Arrin Jamerson / Debtor

Bankruptcy Docket #:

Judge:

				caage.				
	SCHEDULE F - CREDITO	RS	НО	LDING UNSECURED NON-PRIOF	RIT	Y C	LA	IMS
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
22	US Cellular Bankruptcy Department PO Box 7835 Madison WI 53707-7835 Acct #:			Dates: Reason: Utility Bills/Cellular Service				\$628
Law Firm(s)   Collection Agent(s) Representing the Original Creditor								
	Debt Recovery Solutions Bankruptcy Dept. PO Box 9001 Westbury NY 11590							
23	Village of Riverdal			Dates:				
	157 W 144th St Riverdale IL 60827			Reason:				\$200
	Acct #:							
	Law Firm(s)   Collection Agent(s) Represe	entin	g the	Original Creditor				
	Municipal Collection Serv. Inc Bankruptcy Dept. PO Box 327 Palos Heights IL 60463							

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$ 43,178

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Samarra Arrin Jamerson / Debtor

Bankruptcy Docket #:

Judge:

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Ι		

In re

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[X] None

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Samarra Arrin Jamerson / Debtor	Bankruptcy Docket #:

Judge:

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the

Check this box if debtor has no codebtors.

Name and Address of CoDebtor

Name and Address of the Creditor

Samantha Jamerson 13040 Seeley Ave 2E

Blue Island, IL 60406

**ALLY Financial** 

Attn: Bankruptcy Dept. 200 Renaissance Ctr Detroit MI 48243

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			Document Page	<u> </u>
Fill in this in	formation to identif	y your case:		
Debtor 1	Samarra	Arrin	Jamerson	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for th	ne : <u>NORTHERN DISTRICT C</u>	DF ILLINOIS	C
Case Number	r			
(If known)				_ [
Official F	orm B 6I			
	<u> </u>			

## **Schedule I: Your Income**

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment				
Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed  Not employed	l	Employed  Not employed
Include part-time, seasonal, or self-employed work.	Occupation	Assistant Manage	er	
Occupation may Include student	Employers name	Microtrain		
or homemaker, if it applies.	Employers address	720 E. Butterfield	Rd., Ste. 100	
		Lombard, IL 6014	B	3
	How long employed there	3 months		
Part 2: Give Details About Monthl	y Income			
Estimate monthly income as of the	ne date you file this form. If you ha	ave nothing to report fo	r any line, write \$0 in the s	space. Include your
non-filing				
spouse unless you are separated.  If you or your non-filing spouse ha	ve more than one employer, combi	ine the information for a	all amployers for that person	on on the
ii you or your non-ming spouse na	ve more than one employer, combi	ine the information for a	ili employers for that perso	on on the
			For Debtor 1	For Debtor 2 or non-filing spouse
	y and commissions (before all pay calculate what the monthly wage wo	-	\$2,916.66	\$0.00
Estimate and list monthly overting	me pay.		\$0.00	\$0.00
4. Calculate gross income. Add line	e 2 + line 3.		\$2,916.66	\$0.00

Official Form B 6I Record # 632845 Schedule I: Your Income Page 1 of 3

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Last Name

Case Number (if known)

Debtor 1 Samarra Arrin Jamersol

Middle Name

First Name

For Debtor 1 For Debtor 2 or non-filing spouse \$2,916.66 \$0.00 5. List all payroll deductions: \$0.00 \$589.08 5a. Tax, Medicare, and Social Security deductions 5a \$0.00 \$0.00 5b. Mandatory contributions for retirement plans 5b. \$0.00 \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 \$0.00 5d. Required repayments of retirement fund loans 5d \$0.00 \$0.00 5e. Insurance 5e. \$0.00 5f. Domestic support obligations \$0.00 \$0.00 \$0.00 5g. Union dues 5g. 5h. Other deductions. Specify: \$0.00 \$0.00 5h. 6. **Add the payroll deductions**. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h. \$589.08 \$0.00 6. 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$2,327.58 \$0.00 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a. \$0.00 \$0.00 Interest and dividends \$0.00 \$0.00 8h 8b 8c. Family support payments that you, a non-filing spouse, or a \$0.00 \$0.00 8с dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. **Unemployment compensation** \$0.00 \$0.00 8d. 8d **Social Security** \$0.00 \$0.00 8e. Other government assistance that you regularly receive 8f. \$0.00 \$0.00 Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income \$0.00 \$0.00 8g. Pt job, \$0.00 Other monthly income. Specify: 8h \$590.00 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. \$590.00 \$0.00 9. Calculate monthly income. Add line 7 + line 9. 10. \$2,917.58 \$0.00 \$2.917.58 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: \$0.00 11. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. \$2,917.58 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Do you expect an increase or decrease within the year after you file this form? x No. Yes. Explain:

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Samarra Arrin Debtor 1 Case Number (if known) \_ Last Name First Name Middle Name Part 3: **Additional Employment Information** Debtor 1 Occupation Part-time cvs **Employers name Employers address** How long employed there

Official Form B 6I Record # 632845 Schedule I: Your Income Page 3 of 3

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Fi	II in this in	formation to identify y	our case:		10131		
D	ebtor 1	Samarra First Name	Arrin  Middle Name	Jamerson Last Name	Check if	this is: amended filing	
D	ebtor 2					ipplement showing po	st-petition chapter 13
(S	pouse, if filing)	First Name	Middle Name	Last Name	inco	me as of the following	date:
	nited States ase Number		NORTHERN DISTRICT C	OF ILLINOIS		/ DD / YYYY	
	ase Number						
		orm B 6J				eparate filing for Debtontains a separate hous	
Sc	hedul	e J: Your Ex	rpenses				12/13
infor numl	mation. If r	-	, attach another sheet to estion.	le are filing together, both a this form. On the top of any			
1. I		Go to line 2.  Does Debtor 2 live in a No.	separate household? Ist file a separate Schedu	le J.			
2.	Do you h	nave dependents?	No No		Dependent's relationshi Debtor 1 or Debtor 2	ip to Dependent's age	Does dependent live with you?
	Do not lis Debtor 2	st Debtor 1 and		this information for dent	Son	6	No X Yes
	Do not st names.	ate the dependents'					X Yes X No Yes X No Yes X No X Yes X Yes X No X Yes X No X Yes X No
3.	expense	expenses include s of people other than and your dependents	\/				
Pa	rt 2:	stimate Your Ongoing I	Monthly Expenses				
expo	enses as o applicable	f a date after the bank date.	ruptcy is filed. If this is a	less you are using this form supplemental Schedule J, o		•	
	-	-	_	nce if you know the value Income (Official Form B 6I.)			Your expenses
4.		al or home ownership for the ground or lot.	expenses for your resid	ence. Include first mortgage	payments and	4.	\$475.00
		cluded in line 4:					***
		al estate taxes				4a.	\$0.00 \$0.00
		operty, homeowner's, o				4b.	\$20.00
		•	ir, and upkeep expenses or condominium dues			4c. 4d.	\$0.00

Schedule J: Your Expenses

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Document Samarra Arrin

Debtor 1

Case Number (if known) \_

_	First Name Middle Name Last Name			
			Your expense	s
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6.	Utilities:			
	6a. Electricity, heat, natural gas	6a.		\$275.00
	6b. Water, sewer, garbage collection	6b.		\$0.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$270.00
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.		\$550.00
8.	Childcare and children's education costs	8.		\$0.00
9.	Clothing, laundry, and dry cleaning	9.		\$115.00
10.	Personal care products and services	10.		\$40.00
11.	Medical and dental expenses	11.		\$60.00
12.	Transportation. Include gas, maintenance, bus or train fare.	12.		\$443.00
	Do not include car payments.			
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$20.00
14.	Charitable contributions and religious donations	14.		\$0.00
15.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.00
	15b. Health insurance	15b.		\$0.00
	15c. Vehicle insurance	<b>15c.</b>		\$110.00
	15d. Other insurance. Specify:	15d.		\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$0.00
	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.00
	17d. Other. Specify:	17d.		\$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.		\$0.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Inco			
	20a. Mortgages on other property	20a.	\$	0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

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Debtor	1 Sama	rra	Arrin	Jamerson	Case Number (if known)		
	First Nan	ne	Middle Name	Last Name			
21.	Other. S	pecify: _	Postage/Bank Fees (\$5.00),			21.	\$5.00
22	Your mor	thly exp	pense: Add lines 4 through 21.			22.	\$2,383.00
	The result	is your	monthly expenses.				
23.	Calculate	your m	onthly net income.				
	23a.	Copy I	line 12 (your comibined monthly in	come) from Schedule I.		23a	\$2,917.58
	23b.	Сору	your monthly expenses from line 2	2 above.		23b. <b>-</b>	\$2,383.00
	23c.	Subtra	act your monthly expenses from yo	ur monthly income.		23c.	\$534.58
		The re	esult is your monthly net income.				
24.	Do you e	cpect ar	n increase or decrease in your ex	penses within the year after yo	u file this form		
	For exam	ple, do y	you expect to finish paying for you	car loan within the year or do ye	ou expect your		
	mortgage	paymer	nt to increase or decrease because	e of a modification to the terms of	f your mortgage?		
	X No						
	Yes.	Е	xplain Here:				

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Samarra Arrin Jamerson / Debtor Bankruptcy Docket #:

Judge:

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won 't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 01/22/2015 /s/ Samarra Arrin Jamerson

Samarra Arrin Jamerson

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

## DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Samarra Arrin Jamerson / Debtor	Bankruptcy Docket #:
	Judge:

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filling of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

AMOUNT

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

SOURCE

2015: \$1,800 2014: \$42,000 2013: \$35,737		Employment
X	Spouse	
	AMOUNT	SOURCE

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## **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Samarra Arrin Jamerson / Debtor	Bankruptcy Docket #:
	Judge:

## STATEMENT OF FINANCIAL AFFAIRS

	NONE
ı	V
ı	Х

22. INCOME OTHER THAN FROM EMI	PLOYMENT OR OPERATION OF BUSINI	ESS:	
during the two years immediately preced	the debtor other than from employment, the debtor other than from employment, the ding the commencement of this case. Give gunder chapter 12 or chapter 13 must stand and a joint petition is not filed.)	e particulars. If a joint petition is filed, sta	ate income for each
AMOUNT	SOURCE		
Spouse			
AMOUNT	SOURCE		
services, and other debts to any creditor ralue of all property that constitutes or is that were made to a creditor on account approved nonprofit budgeting and create the second creater than approved monprofit budgeting and creater than approved monprofit budgeting and creater than the second	WITH PRIMARILY CONSUMER DEBTS: made within 90 days immediately process affected by such transfer is not less than of a domestic support obligation or as paseditor counseling agency. (Married debtoether or not a joint petition is filed, unless that	eding the commencement of this case if \$600.00. Indicate with an asterisk (*) art of an alternative repayment schedule rs filing under chapter 12 or chapter 13 in	the aggregate any payments under a plan by must include
Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
CHASE Po Box 15298 Wilmington DE 19850	Monthly	\$299	\$13,998
days immediately preceding the comme such transfer is less than \$5,850*. If the	PRIMARILY CONSUMER DEBTS: List en nement of the case unless the aggregate debtor is an individual, indicate with an arm or as part of an alternative repayment so	e value of all property that constitutes or sterisk (*) any payments that were made chedule under a plan by an approved no	is affected by to a creditor on
and credit counseling agency. (Married or both spouses whether or not a joint p	debtors filing under chapter 12 or chapter etition is filed, unless the spouses are sep	· ·	insfers by either



Name and Address	Dates of	Amount Paid or Value of	Amount
of Creditor	Payment/Transfers	Transfers	Still Owing



c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor &	Dates	Amount Paid or Value of	Amount
Relationship to Debtor	of Payments	Transfers	Still Owing

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## **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS FASTERN DIVISION

rra Arrin Jamerson / Debtor Bankruptcy Docket #:				
		Judge:		
STATEMENT OF FINANCIAL AFFAIRS				
4. SUITS AND ADMINISTRATIVE PR	ROCEEDINGS, EXECUTIONS, GARNISHME	NTS AND ATTACHMENTS:		
is bankruptcy case. (Married debtor	edings to which the debtor is or was a party v s filing under chapter 12 or chapter 13 must in unless the spouses are separated and a joint	nclude information concerning either of	<del>-</del>	
CAPTION OF	NATURE	COURT	STATUS	
SUIT AND	OF	OF AGENCY	OF	
CASE NUMBER	PROCEEDING	AND LOCATION	DISPOSITION	
formation concerning property of eith int petition is not filed.) Name and Address of Person	er or both spouses whether or not a joint peti Date	tion is filed, unless the spouses are s Description	eparated and a	
for Whose Benefit Property	of	and Value		
was Seized	Seizure	of Property		
		transferred through a deed in lieu of	foreclosure or	
ist all property that has been reposse eturned to the seller, within one year i hapter 13 must include information co	ssed by a creditor, sold at a foreclosure sale, mmediately preceding the commencement of oncerning property of either or both spouses vition is not filed.)  Date of Repossession, Foreclosure Sale, Transfer or	this case. (Married debtors filing und	er chapter 12 or	
ist all property that has been reposse eturned to the seller, within one year i hapter 13 must include information co pouses are separated and a joint peti Name and Address of Creditor or Seller	ssed by a creditor, sold at a foreclosure sale, mmediately preceding the commencement of procerning property of either or both spouses w tion is not filed.)  Date of Repossession, Foreclosure Sale, Transfer or Return	this case. (Married debtors filing und whether or not a joint petition is filed, undescription and	er chapter 12 or	
ist all property that has been reposse eturned to the seller, within one year i hapter 13 must include information compouses are separated and a joint peti Name and Address of Creditor or Seller  6. ASSIGNMENTS AND RECEIVERS  1. Describe any assignment of propert ase. (Married debtors filing under characters)	ssed by a creditor, sold at a foreclosure sale, mmediately preceding the commencement of procerning property of either or both spouses w tion is not filed.)  Date of Repossession, Foreclosure Sale, Transfer or Return	this case. (Married debtors filing und whether or not a joint petition is filed, to be properly Description and Value of Property	er chapter 12 or inless the inles	
ist all property that has been reposse eturned to the seller, within one year is hapter 13 must include information or pouses are separated and a joint petit Name and Address of Creditor or Seller  6. ASSIGNMENTS AND RECEIVERS  Describe any assignment of propertiase. (Married debtors filing under challetition is filed, unless the spouses are Name and	ssed by a creditor, sold at a foreclosure sale, mmediately preceding the commencement of procerning property of either or both spouses witton is not filed.)  Date of Repossession, Foreclosure Sale, Transfer or Return  SHIPS:  y for the benefit of creditors made within 120 upter 12 or chapter 13 must include any assign exparated and a joint petition is not filed.)  Date	Description and Value of Property  days immediately preceding the comment by either or both spouses when	er chapter 12 or inless the inles	
ist all property that has been reposse eturned to the seller, within one year is hapter 13 must include information or pouses are separated and a joint petit Name and Address of Creditor or Seller  6. ASSIGNMENTS AND RECEIVERS  Describe any assignment of propertiase. (Married debtors filing under characteristic is filed, unless the spouses are Name and Address of	ssed by a creditor, sold at a foreclosure sale, mmediately preceding the commencement of procerning property of either or both spouses witton is not filed.)  Date of Repossession, Foreclosure Sale, Transfer or Return  SHIPS:  y for the benefit of creditors made within 120 upter 12 or chapter 13 must include any assign exparated and a joint petition is not filed.)  Date of	Description and Value of Property  days immediately preceding the comment by either or both spouses when Assignment or	er chapter 12 or inless the inles	
ist all property that has been reposse eturned to the seller, within one year is hapter 13 must include information or pouses are separated and a joint petit Name and Address of Creditor or Seller  6. ASSIGNMENTS AND RECEIVERS  Describe any assignment of propertiase. (Married debtors filing under chaetition is filed, unless the spouses are Name and	ssed by a creditor, sold at a foreclosure sale, mmediately preceding the commencement of procerning property of either or both spouses witton is not filed.)  Date of Repossession, Foreclosure Sale, Transfer or Return  SHIPS:  y for the benefit of creditors made within 120 upter 12 or chapter 13 must include any assign exparated and a joint petition is not filed.)  Date	Description and Value of Property  days immediately preceding the comment by either or both spouses when	er chapter 12 or inless the inles	
ist all property that has been reposse eturned to the seller, within one year is hapter 13 must include information or pouses are separated and a joint petit Name and Address of Creditor or Seller  6. ASSIGNMENTS AND RECEIVERS  Describe any assignment of propert asse. (Married debtors filing under challetition is filed, unless the spouses are Name and Address of Assignee  List all property which has been in the receding the commencement of this of the selection is filed.	ssed by a creditor, sold at a foreclosure sale, mmediately preceding the commencement of procerning property of either or both spouses witton is not filed.)  Date of Repossession, Foreclosure Sale, Transfer or Return  SHIPS:  y for the benefit of creditors made within 120 upter 12 or chapter 13 must include any assign exparated and a joint petition is not filed.)  Date of	Description and Value of Property  days immediately preceding the comment by either or both spouses when the Settlement or Settlement or chapter 13 must include information.	mencement of this ther or not a joint	
eturned to the seller, within one year is chapter 13 must include information or spouses are separated and a joint petit Name and Address of Creditor or Seller  106. ASSIGNMENTS AND RECEIVERS 128. Describe any assignment of properticase. (Married debtors filing under chaptetition is filed, unless the spouses are Name and Address of Assignee  109. List all property which has been in the proceeding the commencement of this corrected in the spouse and the property which has been in the proceeding the commencement of this corrected in the spouse are specified in the proceeding the commencement of this corrected in the spouse are specified in the proceeding the commencement of this corrected in the spouse are specified in the proceeding the commencement of this corrected in the spouse are specified in the proceeding the commencement of this corrected in the proceeding the commencement of this corrected in the process are specified in t	ssed by a creditor, sold at a foreclosure sale, mmediately preceding the commencement of oncerning property of either or both spouses witton is not filed.)  Date of Repossession, Foreclosure Sale, Transfer or Return  SHIPS:  y for the benefit of creditors made within 120 opter 12 or chapter 13 must include any assig a separated and a joint petition is not filed.)  Date of Assignment	Description and Value of Property  days immediately preceding the comment by either or both spouses when the Settlement or Settlement or chapter 13 must include information.	mencement of this ther or not a joint	

Title & Number

of Custodian

Order

Property

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## **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

rra Arrin Jamerson / Debt	or		cy Docket #:	
		Judge:		
STATEMENT OF FINANCIAL AFFAIRS				
07. GIFTS:				
usual gifts to family members agg than \$100 per recipient. (Married	ions made within one year immediately preceding the preced	ly member and charitable contribut include gifts or contributions by eith	ions aggregating less	
Name and Address of Person	Relationship	Date	Description	
or	to Debtor,	of	and Value	
Organization	lf Any	Gift	of Gift	
commencement of this case. (Mai	or casualty or gambling within one year immediately rried debtors filing under chapter 12 or chapter 13 r ss the spouses are separated and a joint petition is	nust include losses by either or bot		
Description and	Description of Circumstances and,	Date		
Value	if Loss Was Covered in Whole or in	of		
of Property	Part by Insurance, Give Particulars	Loss		
09. PAYMENTS RELATED TO DE	EBT COUNSELING OR BANKRUPTCY:			
	y transferred by or on behalf of the debtor to any prijef under the bankruptcy law or preparation of a pethis case.			
Name and		Date of Payment,	Amount of Money or	
Address		Name of Payer if	Description and	
		Other Then Debter	Value of Decreotive	

of Payee Other Than Debtor Value of Property Geraci Law, LLC 2015 Payment/Value:

55 E Monroe St Suite #3400 Chicago, IL 60603

\$4,000.00: \$0.00 paid prior to filing, balance to be paid through the plan.

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Date of Payment, Amount of Money or description Name of Payer if Address and Other Than Debtor Value of Property of Payee 2015 \$20.00

Hananwill Credit Counseling, 115 N. Cross St., Robinson, IL 62454

Record #: 632845 B7 (Official Form 7) (12/12) Page 4 of 10 Case 15-02115 Doc 1 Filed 01/23/15 Entered 01/23/15 08:29:38 Desc Main Document Page 35 of 57

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Samarra Arrin Jamerson	/ Debtor	Bankruptcy Docket #

Judge:

### STATEMENT OF FINANCIAL AFFAIRS

NONE	
V	
X	

#### 10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of . Describe Property Transferred
Transferee, Relationship . and
to Debtor Date Value Received



10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name ofDate(s)Amount and DateTrust orofof Sale orother DeviceTransfer(s)Closing



### 11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and
 Type of Account, Last Four Digits
 Amount and

 Address of
 of Account Number, and Amount of
 Date of Sale or

 Institution
 Final Balance
 Closing



#### 12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository

Names & Addresses of Those With Description of Date of Transfer or Contents

Contents

Surrender, if Any



#### 13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Date	Amount
of Creditor	of Setoff	of Setoff

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## **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Samarra Arrin Jamerson / Debtor	Bankruptcy Docket #:
	ludae.

NONE
Х
^\

STATEMENT OF FINANCIAL AFFAIRS				
4. LIST ALL PROPERTY HELD FOR A	NOTHER PERSON:			
ist all property owned by another person	on that the debtor holds or controls.			
Name and Address of Owner	Description and Value of Property	Location of Property		
5. PRIOR ADDRESS OF DEBTOR(S)				
		ement of this case, list all premises which the e. If a joint petition is filed, report also any se		
	Name	Dates of		
Address	Used	Occupancy		
I3310 S Komenski Ave Robbins IL 60472-1019	Same	FROM 1998 - 4/2013		
6. SPOUSES and FORMER SPOUSE	S:			
f the debtor resides or resided in a com	Rico, Texas, Washington, or Wisconsir	r territory (including Alaska, Arizona, Califor i) within eight (8) years immediately preceding y former spouse who resides or resided with	ng the	
ouisiana, Nevada, New Mexico, Puerto	name or the debtor's spouse and or an			
ouisiana, Nevada, New Mexico, Puerto commencement of the case, identify the	name or the dector's spouse and or an			
couisiana, Nevada, New Mexico, Puerto commencement of the case, identify the community property state.	name or the debtor's spouse and or an			



For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

B7 (Official Form 7) (12/12) Page 6 of 10 Record #: 632845

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## **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Samarra Arrin Jamerson / Debtor	Bankruptcy Docket #:
	Judge:
STATEMENT OF	FINANCIAL AFFAIRS

r potentially liable under or in nvironmental Law:	s of every site for which the debtor has received n violation of an Environmental Law. Indicate the go	otice in writing by a governmental unit	
r potentially liable under or in nvironmental Law:	-	otice in writing by a governmental unit	
Cita Nama	20 m.	- · ·	<u>-</u>
Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
	s of every site for which the debtor provided notice ental unit to which the notice was sent and the dat	<del>-</del>	f Hazardous
Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
ebtor is or was a party. Indica umber. Name and Address of Governmental Unit	tte the name and address of the governmental unit  Docket  Number	that is or was a party to the proceedir  Status of  Disposition	ig, and the docket
nding dates of all businesses artnership, sole proprietor, o nmediately preceding the cor	NAME OF BUSINESS  list the names, addresses, taxpayer identification in which the debtor was an officer, director, partner was self-employed in a trade, profession, or other namencement of this case, or in which the debtor or y preceding the commencement of this case.	er, or managing executive of a corpora activity either full- or part-time within s	tion, partner in a ix (6) years
nding dates of all businesses	st the names, addresses, taxpayer identification no in which the debtor was a partner or owned 5 per ng the commencement of this case.		
nding dates of all businesses	st the names, addresses, taxpayer identification no in which the debtor was a partner or owned 5 perong the commencement of this case.		
Name & Last Four Digits of Soc. Sec. No./Complete EIN Other TaxPayer I.D. No.		Nature of Business	Beginning and Ending Dates

NONE	
X	

b. I	dentify any	business liste	ed in subdivisio	n a., above,	that is '	'single asset	real estate	as defined in	11 USC	101
------	-------------	----------------	------------------	--------------	-----------	---------------	-------------	---------------	--------	-----

Name	Address

Record #: 632845 B7 (Official Form 7) (12/12) Page 7 of 10 Case 15-02115 Doc 1 Filed 01/23/15 Entered 01/23/15 08:29:38 Desc Main Document Page 38 of 57

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	btor	Bankruptcy Docket #:
		Judge:
	STATEMENT OF FINANC	IAL AFFAIRS
been, within six years immediat executive, or owner of more that	be completed by every debtor that is a corporation or particly preceding the commencement of this case, any of an 5 percent of the voting or equity securities of a corpor self-employed in a trade, profession, or other activity	the following: an officer, director, managing oration; a partner, other than a limited partner, of a
within six years immediately pre	hould complete this portion of the statement only if the eceding the commencement of this case. A debtor who	
should go directly to the signatu	ure page.)	
should go directly to the signature.  19. BOOKS, RECORDS AND I		
19. BOOKS, RECORDS AND I		the filing of this bankruptcy case kept or supervised
19. BOOKS, RECORDS AND I	FINANCIAL STATEMENTS:  ntants who within two (2) years immediately preceding	the filing of this bankruptcy case kept or supervised
19. BOOKS, RECORDS AND I	FINANCIAL STATEMENTS:  ntants who within two (2) years immediately preceding	the filing of this bankruptcy case kept or supervised

NONE	
<b></b>	

19c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.



19d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two (2) years immediately preceding the commencement of this case.

Address Issued
Address



#### 20. INVENTORIES

List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

	Date	Inventory	Dollar Amount of Inventory	
Inventory Supervisor basis)	of		(specify cost, market of other	
	Inventory	Supervisor	basis)	

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

ra Arrin Jamerson / Debtor		Bankruptcy Docket #	:
		Judge:	
	STATEMENT OF FINAN	ICIAL AFFAIRS	
o. List the name and address of the pe	erson having possession of the records of e	ach of the inventories reported in a., above.	
Date of Inventory	Name and Addresses of Custodian of Inventory Records		
21. CURRENT PARTNERS, OFFICE	RS, DIRECTORS AND SHAREHOLDERS:		
a. If the debtor is a partnership, list na	ture and percentage of interest of each mer	nber of the partnership.	
Name and Address	Nature of Interest	Percentage of Interest	
·	all officers & directors of the corporation; ar oting or equity securities of the corporation.  . Title	d each stockholder who directly or indirectly owns,  Nature and Percentage of  Stock Ownership	
controls, or holds 5% or more of the vo	oting or equity securities of the corporation. Title	Nature and Percentage of	
Name and Address  22. FORMER PARTNERS, OFFICER	oting or equity securities of the corporation.	Nature and Percentage of Stock Ownership	
Name and Address  22. FORMER PARTNERS, OFFICER	oting or equity securities of the corporation.  Title  SS, DIRECTORS AND SHAREHOLDERS:	Nature and Percentage of Stock Ownership	
Name and Address  22. FORMER PARTNERS, OFFICER If the debtor is a partnership, list the n  Name	Title  SS, DIRECTORS AND SHAREHOLDERS: ature and percentage of partnership interes Address  All officers, or directors whose relationship	Nature and Percentage of Stock Ownership  of each member of the partnership.  Date of	
Name and Address  22. FORMER PARTNERS, OFFICER If the debtor is a partnership, list the n	Title  SS, DIRECTORS AND SHAREHOLDERS: ature and percentage of partnership interes Address  All officers, or directors whose relationship	Nature and Percentage of Stock Ownership  of each member of the partnership.  Date of Withdrawal	
Name and Address  22. FORMER PARTNERS, OFFICER If the debtor is a partnership, list the n  Name  22b. If the debtor is a corporation, list immediately preceding the commence  Name and Address	Title  IS, DIRECTORS AND SHAREHOLDERS: ature and percentage of partnership interes  Address  all officers, or directors whose relationship interesting the company of the c	Nature and Percentage of Stock Ownership  of each member of the partnership.  Date of Withdrawal  with the corporation terminated within one (1) year  Date of Termination	
Name and Address  22. FORMER PARTNERS, OFFICER If the debtor is a partnership, list the n Name  22b. If the debtor is a corporation, list immediately preceding the commence Name and Address  23. WITHDRAWALS FROM A PARTN If the debtor is a partnership or corpor	Title  ES, DIRECTORS AND SHAREHOLDERS: ature and percentage of partnership interes  Address  all officers, or directors whose relationship tement of this case.  Title  ERSHIP OR DISTRIBUTION BY A COPOR ation, list all withdrawals or distributions cree	Nature and Percentage of Stock Ownership  of each member of the partnership.  Date of Withdrawal  with the corporation terminated within one (1) year  Date of Termination	in any

Property

Withdrawal

Debtor

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pension Fund

rra Arrin Jamerson / Debtor		Bankruptcy Docket #:
		Judge:
	STATEMENT OF FINANCIA	L AFFAIRS
24. TAX CONSOLIDATION GROUP:		
•	name and federal taxpayer identification number of th has been a member at any time within six (6) years in	
Name of	Taxpayer	
Parent Corporation	Identification Number (EIN)	
25. PENSION FUNDS:		
	the name and federal taxpayer identification number contributing at any time within six (6) years immediate	• •
Name of	TaxPaver	

Identification Number (EIN)

### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 01/22/2015	/s/ Samarra Arrin Jamerson
	Samarra Arrin Jamerson

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

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## **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Samarra Arrin Jamerson / Debtor Bankruptcy Docket #:

Judge:

## DIGGLOCULES OF COMPENSATION OF ATTORNEY FOR REPTOR . 2040R

	DISCLOSURE OF CO	OMPENSATION OF ATTORNEY FOR DEBTOR - 201	6B
that compensa	ation paid to me within one ye	ed. Bankr. P. 2016(b), I certify that I am the attorney for the above narear before the filing of the petition in bankruptcy, or agreed to be paid to or(s) in contemplation of or in connection with the bankruptcy case is as follows:	
The compe	ensation paid or promised by the	Debtor(s), to the undersigned, is as follows:	
For legal se	ervices, Debtor(s) agrees to pay a	nd I have agreed to accept	\$4,000.00
Prior to the	filing of this Statement, Debtor(s)	has paid and I have received	\$0.00
The Filing I	ee has been paid.	Balance Due	\$4,000.00
2. The source	e of the compensation paid to me	was:	•
De	otor(s) Other: (specify)		
De	btor(s) Other: (specify	ne on the unpaid balance, if any, remaining is:  (i)  Inster, assignment or pledge of property from the debtor(s) except the	following for the
	ed: <b>None.</b>	isier, assignment or pleage or property from the debiot(s) except the	ionowing for the
		to share with any other entity, other than with members of the undersigned's law vithout the client's consent, except as follows: <b>None.</b>	
(a) Analysis of under Title (b) Preparation	e 11, U.S.C. on and filing of the petition, schedu tation of the client at the <b>first sche</b>	ering advice and assistance to the client in determining whether to file a petition ules, statement of affairs and other documents required by the court.	
		CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or for payment to me for representation of the debtor(s) in this bankruptcy	
		Respectfully Submitted,	
Date: 01	/22/2015	/s/ Adam Emil Suchy	
		Adam Emil Suchy GERACI LAW L.L.C. 55 E. Monroe Street #3400 Chicago, IL 60603	

Phone: 312-332-1800 Fax: 877-247-1960

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## UNITED STATES BANKRUPTC \$7COURT NORTHERN DISTRICT OF ILLINOIS

# RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS (Court-Approved Retention Agreement, revised as of March 15, 2011)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure-but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from by their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved the following agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

#### BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.



6. Advise the debtor of the need to maintain appropriate insurance.

#### AFTER THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

## THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.



Case 15-02115 Doc 1 Filed 01/23/15 Entered 01/23/15 08:29:38 Desc Main 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.

- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

## ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a fee of

## \$ 4<u>,000.00</u>



CARA Page 3 of 4

- 2. Early termination of the case. Fees payable under the provisions set out above are not refundable in the event that the case is dismissed, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If a dismissal is due to such a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 3. *Retainers*. The attorney may receive a retainer or other payment before filing the case, but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

Any retainer received by the attorney will be treated as an advance payment, allowing the attorney to take the retainer into income immediately. The reason for this treatment is the following:

The Debtor(s) and Attorney have entered into an advance payment retainer for preconfirmation work including, but not limited to, the preparation of the petition and plan, filing of the case and any amendments necessary for confirmation.

In any application for fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees paid by the debtor prior to the case filing.

- 4. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 5. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 6. Discharge of the attorney. The debtor may discharge the attorney at any time.

Date: <u>01/10/2015</u>

Signed:

Attorney for Debtor(s)

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National Headquarters: 55 E. Monroe Rocat Macon Chica Cost Off-566-925-1313 help@geracilaw.com



Date: 1/10/2015

Consultation Attorney: ADD

Record #: 632-845

### Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

**No other work**: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. **Injury or other claims or property** I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

My plan payment does NOT include include ruture mortgage, rent, condo lees and support payments, chimical interest code, to include arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other \_\_\_\_\_\_

Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly

Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

Samatra Jamerson (Debtor)

X
(Joint Debtor)

or the Debtor(s) Representing Geraci Law L.L.C.

Page 1 of 1

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Samarra Arrin Jamerson / Debtor

Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 01/22/2015 /s/ Samarra Arrin Jamerson

Samarra Arrin Jamerson

X Date & Sign

Record # 632845 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

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In re Samarra Arrin Jamerson / Debtor

#### UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <a href="before">before</a> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Samarra Arrin

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 01/22/2015	/s/ Samarra Arrin Jamerson								
	Samarra Arrin Jamerson	_							
Dated: 01/22/2015	/s/ Adam Emil Suchy								
	Attorney: Adam Emil Suchy	_							

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B1 (Official Form 1) (12/11)

Voluntary Petition

This page must be completed and filed in every case)

#### Name of Joint Debtor(s)

Samarra Arrin Jamerson

#### **Signatures**

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Samarra Arrin Jamerson

Dated: / / 7 /2015

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

### << Sign & Date on Those Lines</p>

Signature of Attorney

Signature of Attorney for Debtor(s)

#### Adam Emil Suchy

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400

Chicago, IL 60603

Phone: 312-332-1800

Dated: \_\_\_\_/\_/\_/\_/201

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

Data

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Samarra Arrin Jamerson / Debtor

Bankruptcy Docket #:

Judge:

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)

I certify under penalty of perjury that the information provided above is true and correct.

Dated: <u>/ / / 7</u>/2015

does not apply in this district.

Samarra Arrin Jamerson

X Date & Sign

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

in re

Samarra Arrin Jamerson / Debtor

Bankruptcy Docket #:

Judge:

### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: / //7 /2015 Samarra Arrin Jamerson

X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and NOT a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

in re

Samarra Arrin Jamerson / Debtor

Bankruptcy Docket #:

Judge:

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ø	e	×	-	38	-33		10.7			386	8 U	336	-	25			200	28	AW	888	1000	J 1		84	ω.	100	-33	8	A.	8	87 L	223	83		v.	92	2000	F	97 T	28	з,	<b>30</b> 3	82	
8.	æ	38	8.8	ж.	2.8	8	88	200	81	91	80	10.	ю	- 12	13		88	н			100	28	33	ж	37 A	. 18			88	83	8.4	38	88	000	~	-38			7.4	83	3,	. ∢	P00	×
87	200	28	883	σ.		88	×	2000	::::	-	8 3	ws.	28	388	88		200	- 8	88	344	133	331 8	an.		2.0	aδ	200	32.		# B	350	88	-	200	-83	8.8	300	20.22	-200	48.0	3.3	XX.	XXX	ж

NONE

24. TAX CONSOLIDATION GROUP:

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six (6) years immediately preceding the commencement of the

Name of Parent Corporation Taxpayer

Identification Number (EIN)



25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of

TaxPayer

Pension Fund

Identification Number (EIN)

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: / // 7 /2015

Samarra Arrin Jamerson

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

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## DISCLAIMER Deptors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
   b. Failure to keep books and records documenting your financial affairs.
   c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
   d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others.
   e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
   f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrytcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

s filed in Court AND WE HAVE TO READ, CI	IECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!	
Dated: <u>/ / 17 /</u> 2015	& Jamana tamenon	X Date & Sign
	Samarra Arrin Jamerson	

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Samarra Arrin Jamerson / Debtor

Bankruptcy Docket #:

Judge:

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: \_\_\_/\_/\_\_/2015

Samarra Arrin Jamerson

X Date & Sign

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16. Calculate the median family income that applies to you. Follow the	se steps:	
16a. Fill in the state in which you live.	IL	
16b. Fill in the number of people in your household.	2	
16c. Fill in the median family income for your state and size of house To find a list of applicable median income amounts, go online us instructions for this form. This list may also be available at the b	sing the link specified in the separate	\$61,443.00
17. How do the lines compare?		
17a. X ine 15b is less than or equal to line 16c. On the top of page § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Dis	e 1 of this form, check box 1, Disposable income is not determined under 11 sposable Income (Official Form 22C-2).	<b>U</b> .
17b. Line 15b is more than line 16c. On the top of page 1 of this for § 1325(b)(3). Go to Part 3 and fill out Calculation of Dispose your current monthly income from line 14 above.	form, check box 2, Disposable income is determined under 11 U.S.C. isable Income (Official Form 22C-2). On line 39 of that form, copy	
your current morning meaning normality above.		
Part 3: Calculate Your Commitment Period Under 11 U.S.C. §1325	(b)(4)	
18. Copy your total average monthly income from line 11	·	\$2,975.37
19. Deduct the marital adjustment if it applies. If you are married, your that calculating the commitment period under 11 U.S.C. § 1325(b) income, copy the amount from line 13d. If the marital adjustment does not apply, fill in 0 on line 19a.	r spouse is not filing with you, and you contend (4) allows you to deduct part of your spouse's	\$0.00
		\$2,975.37
Subtract line 19a from line 18.		
20. Calculate your current monthly income for the year. Follow these		\$2,975.37
20a. Copy line 19b		
Multiply by 12 (the number of months in a year).		x 12
20b. The result is your current monthly income for the year for this	s part of the form.	\$35,704.44
20c. Copy the median family income for your state and size of hou	sehold from line 16c	\$61,443.00
21. How do the lines compare?		
X Line 20b is less than line 20c. Unless otherwise ordered by the co 3 years. Go to Part 4.	ourt, on the top of page 1 of this form, check box 3, The commitment period	ís
Line 20b is more than or equal to line 20c. Unless otherwise order	red by the court, on the top of page 1 of this form,	
check box 4, The commitment period is 5 years. Go to Part 4.		
Part 4: Sign Below		
By signing here, I declare under penalty of perjury that the inf	formation on this statement and in any attachments is true and correct.	
A 10001 10 P 10001 0		
Samarra Arrin Jamerson	<b>2</b>	
$\setminus$		
Date: / / / /2015		
If you checked line 17a, do NOT fill out or file Form 22C-2.		
<b>{</b>	m. On line 39 of that form, copy your current monthly income from line 14 ab	ove.

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Form B 201A, Notice to Consumer Debtor(s)

In re Samarra Arrin Jamerson / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: // // /2015

Samarra Arrin Jamerson

X Date & Sign

Dated: (/[7/2015

Attorney: Adam Emil Suchy